

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID MICHAEL HENDERSON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-20339

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/31/2017 and confirmed on 3/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		48,470.00
Less Refunds to Debtor	827.44	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>47,642.56</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,025.00	
Trustee Fee	2,229.62	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,254.62</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LP FINANCIAL INC	0.00	0.00	0.00	0.00
	Acct:				
	SHEFFIELD FINANCIAL/B B & T*	0.00	0.00	0.00	0.00
	Acct: 9420				
	STERLING INC DBA JB ROBINSONS JEWELRY	0.00	0.00	0.00	0.00
	Acct: 6094				
	COMMUNITY BANK(*)	0.00	0.00	0.00	0.00
	Acct: 6561				
	HARLEY DAVIDSON CREDIT CORP*	0.00	0.00	0.00	0.00
	Acct: 1251				
	FREEDOM CREDIT UNION	0.00	24,312.68	0.00	24,312.68
	Acct: 3576				
	FREEDOM CREDIT UNION	768.56	768.56	0.00	768.56
	Acct: 3576				
					<b>25,081.24</b>

Priority					
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAVID MICHAEL HENDERSON	0.00	0.00	0.00	0.00
	Acct:				
	DAVID MICHAEL HENDERSON	740.00	740.00	0.00	0.00
	Acct:				
	DAVID MICHAEL HENDERSON	87.44	87.44	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	3,025.00	3,025.00	0.00	0.00
	Acct:				
	OHIO CHILD SUPPORT PMT CENTRAL	0.00	0.00	0.00	0.00
	Acct:				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	12,000.00	12,000.00	0.00	12,000.00
	Acct: 1969				
	JACKSON TOWNSHIP (EIT)**	0.00	0.00	0.00	0.00
	Acct: 1969				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXX EIT	541.00	541.00	0.00	541.00
					12,541.00
Unsecured					
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 0993	518.86	106.41	0.00	106.41
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 2839	8,414.66	1,725.76	0.00	1,725.76
	FIRST NATIONAL BANK OF PA(*) Acct: 0816	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA(*) Acct: 0914	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA(*) Acct: 1013	0.00	0.00	0.00	0.00
	GRANT TOWN EMS Acct: 6160	0.00	0.00	0.00	0.00
	LP FINANCIAL INC Acct: 914	0.00	0.00	0.00	0.00
	MED EXPRESS BILLING Acct: 3908	0.00	0.00	0.00	0.00
	OSCAR UREA MD Acct: 4820	0.00	0.00	0.00	0.00
	WASHINGTON HEALTH SYSTEM Acct: 3470	0.00	0.00	0.00	0.00
	WASHINGTON HEALTH SYSTEM Acct: 7345	0.00	0.00	0.00	0.00
	WASHINGTON HEALTH SYSTEM Acct: 7345	0.00	0.00	0.00	0.00
	WASHINGTON HOSPITAL Acct: 1001	0.00	0.00	0.00	0.00
	WHS BEHAVIOR HEALTH GREENE Acct: 7345	0.00	0.00	0.00	0.00
	COMMUNITY BANK(*) Acct: 6561	3,642.32	747.00	0.00	747.00
	HARLEY DAVIDSON CREDIT CORP* Acct: 1251	10,661.33	2,186.53	0.00	2,186.53
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
					4,765.70
TOTAL PAID TO CREDITORS					42,387.94

TOTAL CLAIMED  
PRIORITY 12,541.00  
SECURED 768.56  
UNSECURED 23,237.17

Date: 04/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

DAVID MICHAEL HENDERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20339

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
David Michael Henderson  
Debtor

Case No. 17-20339-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2022:**

Recip ID	Recipient Name and Address
db	+ David Michael Henderson, 1479 Garards Fort Road, Waynesburg, PA 15370-2496
14357067	+ Domestic Relations Office, Belmont Co Ohio Court, 147 West Main Street, Saint Clairsville, OH 43950-1224
14357070	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
14357071	+ Grant Town EMS, P.O. Box 129, Buckhannon, WV 26201-0129
14366484	+ Holbrook Wage Tax Collector, c/o Keystone Collections Group, P.O. Box 509, Irwin, PA 15642-0509
14357073	+ Lp Financial Inc, 7007 Wyoming Road, Albuquerque, NM 87109-3983
14357074	+ Med Express, P.O. Box 719, Dellslow, WV 26531-0719
14357075	+ Oscar Urrea, MD, 110 Hidden Vally Road, McMurray, PA 15317-2685
14375491	+ Sterling Jewelers Inc dbs J.B. Robinson, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
14357079	+ WHS Behavior Health - Greene, P.O. Box 855, Washington, PA 15301-0855
14357077	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398
14357078	+ Washington Hospital, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2022 23:42:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14357066	Email/Text: svlainich@communitybank.tv	Apr 26 2022 23:43:00	Community Bank, 100 N Market St, Carmichaels, PA 15320
14357064	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2022 23:43:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14357065	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2022 23:43:00	Comenity Bank/gndrmtmc, Po Box 182789, Columbus, OH 43218-2789
14365149	+ Email/Text: svlainich@communitybank.tv	Apr 26 2022 23:43:00	Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
14357068	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 26 2022 23:43:00	Esb/harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14357069	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 26 2022 23:42:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14423265	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Apr 26 2022 23:43:00	Freedom Credit union, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14367832	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Apr 26 2022 23:42:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14366485	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 26 2022 23:43:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14357072	+ Email/Text: angie@lpfinanceinc.com	Apr 26 2022 23:43:00	LP Financial & Co., 506 Twin Oaks Drive, Johnson City, TN 37601-7610
14379906	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: auto

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Date Rcvd: Apr 26, 2022

Form ID: pdf900

Total Noticed: 26

		Apr 26 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14373237	Email/Text: bankruptcy@bbandt.com	Apr 26 2022 23:43:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14357076	+ Email/Text: bankruptcy@bbandt.com	Apr 26 2022 23:43:00	Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14710946	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor David Michael Henderson ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axosfs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor David Michael Henderson niclowlgl@comcast.net

TOTAL: 7